

09/692,697

II. REMARKS

The Examiner is requested to reconsider the application in view of the foregoing amendment and the following remarks. Generally, it is believed that the amendment adds no new matter.

All claims have been rejected pursuant to 35 USC Sec. 103 for reasons stated in the Office Action. The Examiner contends that the claims 1-3, 6-26, and 28 are obvious based on Erlanger, in view of Lent, and the remaining claims are rendered obvious based on Erlanger in view of Katz. More particular contentions are set out in the Office Action.

In response, the rejections and contentions are respectfully traversed. A prima facie obviousness has not been shown at least because all claim requirements have not been shown in the cited art.

In Erlanger, there is a system that provides an efficient market for loans and lines of credit, as indicated in the Erlanger abstract. As noted by the Examiner in the Office Action at page 6, "Erlanger does not disclose referring a communication to credit counseling agencies." Lent teaches "a link to a credit counseling agency is also displayed." Page 7, Para. 77.

Accordingly, as per claim 1 and its dependents, the cited art does not mention any of:

...creditor...

...a debtor...

...a... communication from a debtor of a creditor...

...credit counseling agencies...

...selecting which one of a plurality of credit counseling agencies...

...creditor referral criteria...

...creditor referrer identity...

09/692,697

...connecting the... communication (i.e., from a debtor of a creditor) to the one of the plurality of credit counseling agencies...

...in accordance with the creditor referral criteria.

Note that Lent teaches "a link to a credit counseling agency is also displayed," so if there were a reason to combine, which is not conceded, the teaching of Lent would be to add to Erlanger "a link to a credit counseling agency." And a link to a singular credit counseling agency does not teach, nor is there any teaching (for example) of a means for "...selecting which one of a plurality of credit counseling agencies..." (or any of the above-mentioned claim elements).

An analogous situation exists with respect to the other independent claims, at least in that the cited art does not mention ...creditor..., ...a debtor..., or a plurality of credit counseling agencies....

Further, a proper reason to combine has not been set out at least because it is not premised on a mischaracterization of the claim requirements, nor has a reason to combine with respect to the precise claim requirements been shown in the prior art: Respectively, adherence to the claims is required, and evidence is required.

In sum, the rejection is respectfully traversed because:

- (1) all claim requirements have not been shown in the cited art;
- (2) the contended combination of teachings to reach the claimed invention would render the cited art inoperable for their respective purposes;
- (3) the contended combination of teachings to reach the claimed invention would change the principles of operation of the devices shown in the respective art; and
- (4) no motivation or suggestion has been shown in the art that, as of the date of the instant application, would have prompted one skilled in the art to make the combination to reach the claimed invention.

09/692,697

It is respectfully submitted that the cited art does not show anticipation or obviousness, and favorable action is respectfully requested. If an allowance is not granted, the undersigned respectfully requests an Examiner Interview.

09/692,697

III. CONCLUSION

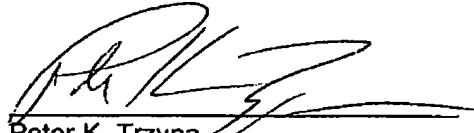
The application, as amended, is believed to be in condition for allowance, and favorable action is requested.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235, and if any extension of time is needed to reply to said office action, this shall be deemed a petition therefor.

If the prosecution of this case can be in any way advanced by a telephone discussion, the Examiner is requested to call the undersigned at (312) 240-0824.

Respectfully submitted,

Date: July 21, 2006


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